



## NAVAJO NATION HUMAN RIGHTS COMMISSION

P.O. Box 129

St. Michaels, Navajo Nation (Arizona) 86511

Phone: (928)871-7436 Fax: (928)871-7437

[www.nnhrc.navajo-nsn.gov](http://www.nnhrc.navajo-nsn.gov)

 [facebook.com/nnhrc](https://facebook.com/nnhrc)

FOR IMMEDIATE RELEASE:

February 4, 2013

Media Contact: Rachelle Todea

[rtodea@navajo-nsn.gov](mailto:rtodea@navajo-nsn.gov)

### **NNHRC Urges Navajo Citizens to know their Personal Financial Information to Better Negotiate a Vehicle under the Invoice Price**

SAINT MICHAELS, Navajo Nation—The Navajo Nation Human Rights Commission wants Navajo people to spend a considerable amount of time researching their credit worthiness and personal finances to gain a realistic perspective of their purchasing limit when buying a vehicle. The value of the information will help Navajo people negotiate say Navajo human rights officials.

While the testimonies from Dilkon, Kayenta and Crownpoint public hearings are being transcribed from Navajo to English to issue a report soon, the staff of NNHRC has met with Navajo citizens who have provided testimony and have filed a charge. In one-on-one meetings, NNHRC recognizes that fundamental knowledge about pre-purchasing is lacking.

“It is important to protect our personal financial information. We are measured against all citizens, Navajo and non-Navajo,” said Leonard Gorman for NNHRC. “When we know our credit score, we know our credit worthiness. When we know our purchasing limit and opportunity, we are in a better position to purchase what we want like a vehicle.”

To help Navajo people understand what they should know, NNHRC issued an advertisement for those in the market to buy a vehicle, *“You make your deal: knowing and negotiating, for best of your life for the rest of your life.”*

It states what a Navajo person should know before going to the dealer and how to apply the new knowledge to negotiate while at the dealer.

There are two main headings, know before you go and know how to negotiate the price and sales contract.

Under the know before you go topic, the first point is to know your credit score, where to check it and when to check it (once a year) and the reason for knowing your credit score which is give yourself a better position to negotiate down the Annual Percentage Rate, the APR.

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Second, know your purchasing limit. Know your personal debt-to-income ratio. Calculate a monthly payment you can comfortably afford.

“But do not make your monthly payment the deal breaker,” said Gorman and continued, “Negotiate the price of the vehicle down then consider your monthly payment.”

Reminding Navajo people they’ll be the one paying for their vehicle, not to allowing anyone to tell them that they can afford more, is also in the recently released information.

Third, know what you want and its value. Find the invoice price of the make and model you want. Research the cost of the vehicle at the Edmunds website at [www.edmunds.com](http://www.edmunds.com). It’s good for researching new vehicles, as well as the Kelly Blue Book website at [www.kbb.com](http://www.kbb.com). Kelly Blue Book is a good source for used vehicle values. You want to begin negotiating below the *invoice price* of the vehicle.

Finally, to give yourself the best advantage, get pre-approved with your own lender. Talk to your credit union or bank about financing. Having your own financing pre-approved before going to a dealer gives you an edge in negotiations. If not, you’ll have to settle with the lender of the dealer’s choice.

Staff members recommend Navajo people to gain this knowledge and secure a lender prior to going to a dealership to successfully engage in the next step, negotiations, specifically, knowing how to negotiate the price and sales contract.

Begin by negotiating the price of the vehicle. You want to begin negotiating below the invoice price of the vehicle. Stick to buying the vehicle you researched and decided to buy. Buy a vehicle closest to the invoice price. Leave if the negotiations do not go like you hoped. If you decide you want a different vehicle, leave, and research again before buying.

Next, negotiate the terms in the sales contract. Before signing the contract, read it and have it explained to you in detail. Make the salesmen explain what the Cool Down Period is, learn if the dealer has a separate document explaining the return policy, what the document fees are, what the arbitration clause is and then negotiate each one. Anything else on your contract that has a fee—question it and negotiate it. If you speak Navajo, or prefer Navajo, ask for a Navajo speaker. Anything you don’t know can cost you.

Finally, the staff stresses not to sign anything if a person does not like the negotiation process. If a dealer arranges finances at the dealer, they should ask for a copy of the written information submitted by the salesman to the financier, as well as the written response by the financier. If the dealer refuses, this is a red flag, be prepared to walk out.

Watch for red flags’ recommends the staff. Further recommendations include: to make sure everything is in writing before leaving the dealer. Do not rely on verbal agreements. And, if there is a trade-in make sure it is in writing.

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“Require all vehicle agreements to be incorporated into the sales contract,” said Gorman.  
“Remember all sales are negotiable.”

For more information, contact NNHRC at (928) 871-7436.

*Contributing writer includes Leonard Gorman.*

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